

United States Bankruptcy Court NORTHERN DISTRICT OF MISSISSIPPI		Voluntary Petition						
Name of Debtor (if individual, enter Last, First, Middle): <b>Hudson, Micheal</b>		Name of Joint Debtor (Spouse)(Last, First, Middle): <b>Hudson, Lisa C.</b>						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>NONE</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>NONE</b>						
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>3321</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>0511</b>						
Street Address of Debtor (No. & Street, City, and State): <b>1350 Cairo Loop Ecrú, MS</b>		Street Address of Joint Debtor (No. & Street, City, and State): <b>1350 Cairo Loop Ecrú, MS</b>						
ZIP CODE <b>38841</b>		ZIP CODE <b>38841</b>						
County of Residence or of the Principal Place of Business: <b>Pontotoc</b>		County of Residence or of the Principal Place of Business: <b>Pontotoc</b>						
Mailing Address of Debtor (if different from street address): <b>SAME</b>		Mailing Address of Joint Debtor (if different from street address): <b>SAME</b>						
ZIP CODE		ZIP CODE						
Location of Principal Assets of Business Debtor (if different from street address above): <b>NOT APPLICABLE</b>		ZIP CODE						
<table border="1"><thead><tr><th>Type of Debtor (Form of organization) (Check <b>one</b> box.)</th><th>Nature of Business (Check <b>one</b> box.)</th><th>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</th></tr></thead><tbody><tr><td><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i>  <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below  _____</td><td><input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable.)  <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</td><td><input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose" <input type="checkbox"/> Debts are primarily business debts.  <b>Chapter 11 Debtors:</b>  <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). ----- <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</td></tr></tbody></table>			Type of Debtor (Form of organization) (Check <b>one</b> box.)	Nature of Business (Check <b>one</b> box.)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)	<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i>  <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below  _____	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable.)  <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose" <input type="checkbox"/> Debts are primarily business debts.  <b>Chapter 11 Debtors:</b>  <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). ----- <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.								
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.  Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000- 5,000 <input type="checkbox"/> 5,001- 10,000 <input type="checkbox"/> 10,001- 25,000 <input type="checkbox"/> 25,001- 50,000 <input type="checkbox"/> 50,001- 100,000 <input type="checkbox"/> Over 100,000  Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion  Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		THIS SPACE IS FOR COURT USE ONLY						

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Hudson, Micheal and</b> <b>Hudson, Lisa C.</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:	
<b>NONE</b>			
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
<b>NONE</b>			
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition	<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). <b>X</b> <u>/s/ Matthew Y. Harris</u> <span style="float: right;"><b>09/27/2011</b></span> <small>Signature of Attorney for Debtor(s) Date</small>		
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="text-align: right; margin-right: 100px;">                 _____                  (Name of landlord that obtained judgment)             </div> <div style="text-align: right; margin-right: 100px;">                 _____                  (Address of landlord)             </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Hudson, Micheal and Hudson, Lisa C.</b>
<b>Signatures</b>	
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <b>X /s/ Hudson, Micheal</b> Signature of Debtor  <b>X /s/ Hudson, Lisa C.</b> Signature of Joint Debtor  _____ Telephone Number (if not represented by attorney)  <b>09/27/2011</b> Date	<b>Signature of a Foreign Representative</b> I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  <input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  <input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  <b>X</b> _____ (Signature of Foreign Representative)  _____ (Printed name of Foreign Representative)  _____ (Date)
<b>Signature of Attorney*</b> <b>X /s/ Matthew Y. Harris</b> Signature of Attorney for Debtor(s)  <b>Matthew Y. Harris 99595</b> Printed Name of Attorney for Debtor(s)  <b>Rutledge, Davis &amp; Harris, PLLC</b> Firm Name  <b>Post Office Box 29</b> Address  _____ <b>New Albany, MS 38652</b> _____ <b>662-534-6321</b> Telephone Number  <b>09/27/2011</b> Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	<b>Signature of Non-Attorney Bankruptcy Petition Preparer</b> I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  _____ Printed Name and title, if any, of Bankruptcy Petition Preparer  _____ Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  _____ Address  _____ <b>X</b> _____ Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.  _____ If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  <i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i>
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <b>X</b> _____ Signature of Authorized Individual  _____ Printed Name of Authorized Individual  _____ Title of Authorized Individual  _____ Date	

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
NORTHERN DIVISION**

In re *Hudson, Micheal*  
*and*  
*Hudson, Lisa C.*

Case No. \_\_\_\_\_  
(if known)

\_\_\_\_\_  
Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**WARNING:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.  
*[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement]*  
*[Must be accompanied by a motion for determination by the court.]*
- ☐ Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Hudson, Micheal

Date: 09/27/2011

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
NORTHERN DIVISION**

In re **Hudson, Micheal**  
**and**  
**Hudson, Lisa C.**

Case No.  
Chapter 7

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Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
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- ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Hudson, Lisa C.

Date: 09/27/2011

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
NORTHERN DIVISION**In re *Hudson, Micheal and Hudson, Lisa C.*Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	<b>Yes</b>	<b>1</b>	\$ <b>595,000.00</b>		
B-Personal Property	<b>Yes</b>	<b>6</b>	\$ <b>55,233.00</b>		
C-Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D-Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		\$ <b>549,318.71</b>	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		\$ <b>0.00</b>	
F-Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>11</b>		\$ <b>410,943.35</b>	
G-Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H-Codebtors	<b>Yes</b>	<b>4</b>			
I-Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ <b>3,909.72</b>
J-Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			\$ <b>4,050.00</b>
TOTAL		<b>31</b>	\$ <b>650,233.00</b>	\$ <b>960,262.06</b>	



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
NORTHERN DIVISION**

In re *Hudson, Micheal and Hudson, Lisa C.*

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	<b>\$ 0.00</b>

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,909.72
Average Expenses (from Schedule J, Line 18)	\$ 4,050.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 13,501.89
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 410,943.35
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 424,445.24

In re Hudson, Micheal and Hudson, Lisa C.  
Debtor

Case No. \_\_\_\_\_  
(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 32 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 9/27/2011

Signature /s/ Hudson, Micheal  
Hudson, Micheal

Date: 9/27/2011

Signature /s/ Hudson, Lisa C.  
Hudson, Lisa C.

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

In re Hudson, Micheal and Hudson, Lisa C.,

Debtor(s)

Case No. \_\_\_\_\_

(if known)

**SCHEDULE A-REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property		Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
		Husband--H Wife--W Joint--J Community--C		
House and Lot located at: 1350 Cairo Loop, Ecrú, MS 38841	Fee Simple	J	\$ 195,000.00	\$ 175,665.99
House and Lot located at: 6476 Hwy 15 North, Ecrú, MS	Fee Simple	J	\$ 100,000.00	\$ 100,000.00
Metal Building on 1 acre Ecur, MS	Fee Simple	J	\$ 300,000.00	\$ 246,150.83
<b>TOTAL \$</b>			<b>595,000.00</b>	

No continuation sheets attached

(Report also on Summary of Schedules.)

In re Hudson, Micheal and Hudson, Lisa C.,

Debtor(s)

Case No. \_\_\_\_\_

(if known)

## SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<i>Renasant Bank Checking Account</i> <i>Location: In debtor's possession</i>	J	\$ 70.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>Bedroom Furniture</i> <i>Location: In debtor's possession</i>	J	\$ 450.00
		<i>Computer</i> <i>Location: In debtor's possession</i>	J	\$ 60.00
		<i>Dining Room Furniture</i> <i>Location: In debtor's possession</i>	J	\$ 350.00
		<i>Dishwasher</i> <i>Location: In debtor's possession</i>	J	\$ 50.00
		<i>DVD</i> <i>Location: In debtor's possession</i>	J	\$ 20.00
		<i>Garden Tools</i> <i>Location: In debtor's possession</i>	J	\$ 12.00

In re Hudson, Micheal and Hudson, Lisa C.,

Debtor(s)

Case No. \_\_\_\_\_

(if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		<i>Kitchen Table</i> <i>Location: In debtor's possession</i>	J	\$ 50.00
		<i>Kitchen Utensils</i> <i>Location: In debtor's possession</i>	J	\$ 110.00
		<i>Living Room Furniture</i> <i>Location: In debtor's possession</i>	J	\$ 150.00
		<i>Refrigerator</i> <i>Location: In debtor's possession</i>	J	\$ 200.00
		<i>Stereo</i> <i>Location: In debtor's possession</i>	J	\$ 15.00
		<i>Stove</i> <i>Location: In debtor's possession</i>	J	\$ 150.00
		<i>Household Tools</i> <i>Location: In debtor's possession</i>	J	\$ 130.00
		<i>TV's (2)</i> <i>Location: In debtor's possession</i>	J	\$ 400.00
		<i>Vacuum Cleaner</i> <i>Location: In debtor's possession</i>	J	\$ 30.00
		<i>VCR (2)</i> <i>Location: In debtor's possession</i>	J	\$ 30.00
		<i>Washer/Dryer</i> <i>Location: In debtor's possession</i>	J	\$ 200.00

In re Hudson, Micheal and Hudson, Lisa C.,

Debtor(s)

Case No. \_\_\_\_\_

(if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
<p>5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</p> <p>6. Wearing apparel.</p> <p>7. Furs and jewelry.</p>	X	<p><i>Weed Eater</i> <i>Location: In debtor's possession</i></p> <p><i>Clothing</i> <i>Location: In debtor's possession</i></p> <p><i>Costume Jewelry</i> <i>Location: In debtor's possession</i></p> <p><i>Necklaces</i> <i>Location: In debtor's possession</i></p> <p><i>Rings</i> <i>Location: In debtor's possession</i></p> <p><i>Watches</i> <i>Location: In debtor's possession</i></p> <p><i>Guns</i> <i>Shotguns, rifle</i> <i>Location: In debtor's possession</i></p> <p><i>Farm Bureau Life Insurance Policy</i> <i>No Cash Value</i> <i>Location: In debtor's possession</i></p> <p><i>Primerica Life Insurance Policy</i> <i>No cash value</i> <i>Location: In debtor's possession</i></p>	<p>J</p> <p>J</p> <p>J</p> <p>J</p> <p>J</p> <p>J</p> <p>J</p> <p>H</p> <p>J</p>	<p>\$ 15.00</p> <p>\$ 150.00</p> <p>\$ 12.00</p> <p>\$ 14.00</p> <p>\$ 200.00</p> <p>\$ 30.00</p> <p>\$ 185.00</p> <p>\$ 0.00</p> <p>\$ 0.00</p>

In re Hudson, Micheal and Hudson, Lisa C.,

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.		2510 Cairo Loop, Ecrú MS 38841 Note and Deed of Trst Location: In debtor's possession	J	\$ 28,000.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

Case No. \_\_\_\_\_  
(if known)

## (Continuation Sheet)

Page 5 of 6



In re Hudson, Micheal and Hudson, Lisa C.,

Debtor(s)

Case No. \_\_\_\_\_

(if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	X			
<b>Total ➡</b>				<b>\$ 55,233.00</b>

In re Hudson, Micheal and Hudson, Lisa C.,

Debtor(s)

Case No. \_\_\_\_\_

(if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.\*

(Check one box)

☐ 11 U.S.C. § 522(b) (2)

☒ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
House and Lot located at: 1350 Cairo Loop, Ecrú, MS 38841	Miss. Code §85-3-21	\$ 19,334.01	\$ 195,000.00
Bedroom Furniture	Miss. Code §85-3-1(a)	\$ 450.00	\$ 450.00
Computer	Miss. Code §85-3-1(a)	\$ 60.00	\$ 60.00
Dining Room Furniture	Miss. Code §85-3-1(a)	\$ 350.00	\$ 350.00
Dishwasher	Miss. Code §85-3-1(a)	\$ 50.00	\$ 50.00
DVD	Miss. Code §85-3-1(a)	\$ 20.00	\$ 20.00
Garden Tools	Miss. Code §85-3-1(a)	\$ 12.00	\$ 12.00
Kitchen Table	Miss. Code §85-3-1(a)	\$ 50.00	\$ 50.00
Kitchen Utensils	Miss. Code §85-3-1(a)	\$ 110.00	\$ 110.00
Living Room Furniture	Miss. Code §85-3-1(a)	\$ 150.00	\$ 150.00
Refrigerator	Miss. Code §85-3-1(a)	\$ 200.00	\$ 200.00
Stereo	Miss. Code §85-3-1(a)	\$ 15.00	\$ 15.00
Stove	Miss. Code §85-3-1(a)	\$ 150.00	\$ 150.00
Household Tools	Miss. Code §85-3-1(a)	\$ 130.00	\$ 130.00
TV's (2)	Miss. Code §85-3-1(a)	\$ 400.00	\$ 400.00
Subtotal:		\$ 21,481.01	\$ 197,147.00
Total:			

Page No. 1 of 2

\* Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Hudson, Micheal and Hudson, Lisa C.,

Debtor(s)

Case No. \_\_\_\_\_

(if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Vacuum Cleaner	Miss. Code §85-3-1(a)	\$ 30.00	\$ 30.00
VCR (2)	Miss. Code §85-3-1(a)	\$ 30.00	\$ 30.00
Washer/Dryer	Miss. Code §85-3-1(a)	\$ 200.00	\$ 200.00
Weed Eater	Miss. Code §85-3-1(a)	\$ 15.00	\$ 15.00
Clothing	Miss. Code §85-3-1(a)	\$ 150.00	\$ 150.00
Costume Jewelry	Miss. Code §85-3-1(a)	\$ 12.00	\$ 12.00
Necklaces	Miss. Code §85-3-1(a)	\$ 14.00	\$ 14.00
Rings	Miss. Code §85-3-1(a)	\$ 200.00	\$ 200.00
Watches	Miss. Code §85-3-1(a)	\$ 30.00	\$ 30.00
Guns	Miss. Code §85-3-1(a)	\$ 185.00	\$ 185.00
Shotguns, rifle	Miss. Code §85-3-1(a)	\$ 185.00	\$ 185.00
2000 Audi A6 VIN#WAUED2488YNX86G255526 Mileage: 137,000	Miss. Code §85-3-1(a)	\$ 4,000.00	\$ 4,000.00
2000 C&W 16' Trailer VIN#46CFB162XYM000316	Miss. Code §85-3-1(a)	\$ 150.00	\$ 150.00
2006 Chevy Silverado 1500 VIN#3GCEC14X86G255526 Mileage: 114,999	Miss. Code §85-3-1(a)	\$ 6,000.00	\$ 6,000.00
Subtotal:		\$ 11,016.00	\$ 11,016.00
Total:		\$32,497.01	\$208,163.00

Page No. 2 of 2

\* Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6D (Official Form 6D) (12/07)

In re Hudson, Micheal and Hudson, Lisa C.  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 6954 Creditor # : 1 Bancorp South PO Box 4390 Tupelo MS 38803-4390	J	2000 Second Mortgage Metal Building on 1 acre Ecur, MS Value: \$ 300,000.00				\$ 141,927.89	\$ 0.00
Account No: 6055 Creditor # : 2 Bancorp South PO Box 4390 Tupelo MS 38803-4390	J	1996 First Mortgage Metal Building on 1 acre Ecur, MS Value: \$ 300,000.00				\$ 104,222.94	\$ 0.00
Account No: 38-1 Creditor # : 3 Renasant Bank PO Box 270 Pontotoc MS 38863	J	1994 Mortgage House and Lot located at: 6476 Hwy 15 North, Ecur, MS Value: \$ 100,000.00				\$ 100,886.47	\$ 886.47
1 continuation sheets attached						<b>Subtotal \$</b> (Total of this page)	<b>\$ 347,037.30</b>
						<b>Total \$</b> (Use only on last page)	<b>\$ 886.47</b>

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)
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In re Hudson, Micheal and Hudson, Lisa C.,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**No continuation sheets attached**

B6F (Official Form 6F) (12/07)

In re Hudson, Micheal and Hudson, Lisa C.,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: _____ Creditor # : 1 American Arbitration Assoc 1633 Broadway, 10th Floor New York NY 10019	X J					\$ 0.00
Account No: 2169 Creditor # : 2 American Decorative 295 Fifth Ave Suite 812 New York NY 10016	X J	2001 business products				\$ 17,777.24
Account No: 0593 Creditor # : 3 AT&T PO Box 105262 Atlanta GA 30348-5262	J	2011 business phone				\$ 1,183.50
Account No: 8087 Creditor # : 4 AT&T Universal Card PO Box 182564 Columbus OH 43218-2564	J	6/2010 Credit Card Purchases				\$ 6,025.48
<div>10 continuation sheets attached</div> <div>Subtotal \$</div> <div>Total \$</div>						\$ 24,986.22

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Hudson, Micheal and Hudson, Lisa C.,

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 1214 Creditor # : 5 Bank of America PO Box 851001 Dallas TX 75285-1001	J	11/1995	Credit Card Purchases				\$ 30,653.99
Account No: 6142 Creditor # : 6 C H Robinson PO Box 9121 Minneapolis MN 55480-9121	X J	2/2011	business products				\$ 2,000.00
Account No: Creditor # : 7 Charlie Draper 6108 Volunteer Rockwall TX 75032	X J	2011	business account				\$ 10,794.09
Account No: Creditor # : 8 Chex System, Inc. Consumer relations 7805 Hudson Rd. #100 Saint Paul MN 55125	J						\$ 0.00
Account No: tion Creditor # : 9 Chickasaw Fabric PO Box 49 Okolona MS 38860	X J	6/2011	business products				\$ 3,717.00
Account No: 6758 Creditor # : 10 Companion P & C PO Box 6000 Columbia SC 29260-6000	X J	2011	business account				\$ 13,077.00

Sheet No. 1 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$** \$ 60,242.08  
**Total \$**

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related



B6F (Official Form 6F) (12/07) - Cont.

In re Hudson, Micheal and Hudson, Lisa C.,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
Account No:	X	J	2011				\$ 943.20
Creditor # : 11 Confortaire, Inc. 2133 S. Veterans Blvd. Tupelo MS 38804			business account				
Account No:	X	J	2011				\$ 9,000.00
Creditor # : 12 D.L. Ward 4333 Hwy 9 South Pontotoc MS 38863			business account				
Account No:		J	2011				\$ 746.60
Creditor # : 13 Dave E Cohen 229 Maddox Drive Jackson TN 38305-8787			business account				
Account No:		J					\$ 0.00
Creditor # : 14 Early Warning Services 8777 E. Harford Drive Suite 110 Scottsdale AZ 85255							
Account No: 0700	X	J					\$ 5,167.50
Creditor # : 15 Employers Preferred PO Box 53089 Phoenix AZ 85072-3089			business account				
Account No:		J					\$ 0.00
Creditor # : 16 Equifax Information Services 740256 Atlanta GA 30374							

Sheet No. 2 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 15,857.30

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Hudson, Micheal and Hudson, Lisa C.,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No:	J						\$ 0.00
Creditor # : 17 Experian PO Box 2002 Allen TX 75013							
Account No: 3303	X J	2011 business account					\$ 4,872.78
Creditor # : 18 Fastening Solutions PO Box 250130 Montgomery AL 36125-0130							
Account No: 5285	X J	3/2007 Credit Card Purchases					\$ 13,752.76
Creditor # : 19 FiA Card Services PO Box 851001 Dallas TX 75285-1001							
Account No:	X J	2010 business products					\$ 4,892.20
Creditor # : 20 Foamcraft, inc. PO Box 2433 Tupelo MS 38803-2433							
Account No:	X J	2011 business products					\$ 1,594.13
Creditor # : 21 Furniture Supply PO Box 878 Haleyville AL 35565							
Account No: 6975	W	10/2006 Credit Card Purchases					\$ 2,471.00
Creditor # : 22 GEMB/Sam's Club PO Box 965005 Orlando FL 32896							

Sheet No. 3 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 27,582.87**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Hudson, Micheal and Hudson, Lisa C.,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 3698 Creditor # : 23 Gum Tree Fabrics PO Box 7278 Tupelo MS 38802	X	J	2011 business products				\$ 19,065.62
Account No: 7295 Creditor # : 24 Hanes Converting L&P Financial Service PO Box 60984 Charlotte NC 28260		J	2010 business account				\$ 1,868.86
Account No: 2599 Creditor # : 25 Independant Furniture Supply PO Box 2186 Tupelo MS 38803	X	J	2010 business products				\$ 17,377.56
Account No: Creditor # : 26 Internal Revenue Service PO Box 7346 Philadelphia PA 19101-7346		J					\$ 0.00
Account No: Creditor # : 27 J Eric Schlachter 217 Castle Blvd Akron OH 44313	X	J	2011 business account				\$ 822.48
Account No: Creditor # : 28 Jakle, William #9 Buttonbush Court Spring TX 77380	X	J	2011 business account				\$ 703.63

Sheet No. 4 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 39,838.15**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Hudson, Micheal and Hudson, Lisa C.,

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No:	J	2011					\$ 78.70
Creditor # : 29 James Greg Tucker 146 Howell Circle Greenville SC 29615		business account					
Account No: 1803	X J	2011					\$ 3,207.52
Creditor # : 30 James L Henson Dist. PO Box 999 New Albany MS 38652		business products					
Account No:	J						\$ 0.00
Creditor # : 31 JAMS 1920 Main Street #300 Irvine CA 92614							
Account No: 0791	X J	2011					\$ 974.30
Creditor # : 32 JT Ray PO Box 7277 Tupelo MS 38802		business account					
Account No: 4588	J	2010					\$ 7,862.16
Creditor # : 33 L&P Financial PO Box 198747 Atlanta GA 30384-8747		business products					
Account No:	X J	2011					\$ 383.30
Creditor # : 34 Label Express PO Box 489 Verona MS 38879		business account					

Sheet No. 5 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$** \$ 12,505.98

**Total \$**

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Hudson, Micheal and Hudson, Lisa C.,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: <b>Creditor # : 35</b> <b>Mark Sundwall</b> <b>1500 Babbit Court</b> <b>Faribault MN 55021</b>	X	J	2011 business account				\$ 742.51
Account No: 8410 <b>Creditor # : 36</b> <b>Microfibres, Inc.</b> <b>PO Box 478</b> <b>Belden MS 38826-0478</b>	X	J	2011 business products				\$ 5,320.50
Account No: <b>Creditor # : 37</b> <b>Mississippi Dept of Revenue</b> <b>Bankruptcy Section</b> <b>PO B ox 22808</b> <b>Jackson MS 39225-2808</b>		J					\$ 0.00
Account No: <b>Creditor # : 38</b> <b>Mitchell</b> <b>7040 N. Austin</b> <b>Niles IL 60714</b>	X	J	2010 business account				\$ 300.00
Account No: <b>Creditor # : 39</b> <b>Monts Paper &amp; Packaging</b> <b>Po Box 647</b> <b>Tupelo MS 38802</b>	X	J	2011 business products				\$ 414.60
Account No: 2928 <b>Creditor # : 40</b> <b>Morgan Fabrics Corp.</b> <b>PO Box 58523</b> <b>Los Angeles CA 90058-0523</b>	X	J	2011 business products				\$ 9,871.68

Sheet No. 6 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 16,649.29**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Hudson, Micheal and Hudson, Lisa C.,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 2011 Creditor # : 41 National Fabrics, Inc. PO Box 603 Tupelo MS 38802	X	J	business products				\$ 55,019.49
Account No: Creditor # : 42 Paul Tucker 38 Dodd Drive Summerville GA 30747	X	J	2011 business account				\$ 960.80
Account No: Creditor # : 43 Pearce Williams PO Box 43678 Birmingham AL 35243	X	J	2011 business account				\$ 1,459.86
Account No: 3127 Creditor # : 44 Pittman Brothers, LP PO Box 538 Booneville MS 38829	X	J	2011 business account				\$ 262.79
Account No: ANG Creditor # : 45 Pontotoc Diecutting PO Box 594 Pontotoc MS 38863	X	J	2011 business products				\$ 2,059.41
Account No: Creditor # : 46 Premier Sales, Inc. PO Box 511 Ecru MS 38841	X	J	2010 business account				\$ 1,400.00

Sheet No. 7 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 61,162.35

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Hudson, Micheal and Hudson, Lisa C.,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No:	X	J	2011				\$ 35,994.90
Creditor # : 47 Professional Foam 103 Industrial Drive New Albany MS 38652			business products				
Account No:	X	J	2011				\$ 8,233.74
Creditor # : 48 Quality Fibers, Inc. 840 Mitchell Road Tupelo MS 38801			business products				
Account No:	X	J	2010				\$ 4,095.92
Creditor # : 49 Royal International PO Box 2024 Tupelo MS 38803			business account				
Account No:	X	J	2011				\$ 40,013.35
Creditor # : 50 Southern Frames 392 New Hope Road Pontotoc MS 38863			business products				
Account No:		J	2011				\$ 111.05
Creditor # : 51 Steve Wilbourne 12233 Hwy 35 North Forest MS 39074			business account				
Account No: G000	X	J	2011				\$ 24,403.53
Creditor # : 52 STI Fabric and Trim PO Box 535353 Atlanta GA 30353-5353			business products				

Sheet No. 8 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 112,852.49**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re Hudson, Micheal and Hudson, Lisa C.,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No:	J						\$ 0.00
Creditor # : 53 Telecheck 5251 Westheimer Houston TX 77056							
Account No:	J						\$ 0.00
Creditor # : 54 TransUnion PO Box 1000 Crum Lynne PA 19022							
Account No:	X	J	2011 business products				\$ 18,135.89
Creditor # : 55 Tullos Supply Co PO Box 1509 Verona MS 38879							
Account No:	J						\$ 18,850.00
Creditor # : 56 Tupelo Furniture 1879 N Coley Rd. Tupelo MS 38801							
Account No: 5171	X	J	2011 business products				\$ 1,880.73
Creditor # : 57 Tupelo Sewing Supply PO Box 1708 Tupelo MS 38802							
Account No:	J						\$ 0.00
Creditor # : 58 US Attorney - IRS 188 E. Capital Street #500 Jackson MS 39201							

Sheet No. 9 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 38,866.62**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related



B6F (Official Form 6F) (12/07) - Cont.

In re Hudson, Micheal and Hudson, Lisa C.,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
Account No:	X	J	2011				\$ 400.00
Creditor # : 59 Vector Transport PO Box 3292 Tupelo MS 38803			business account				
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							

Sheet No. 10 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 400.00

Total \$ \$ 410,943.35

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re Hudson, Micheal and Hudson, Lisa C.

/ Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
AT&T PO Box 772349 Ocala FL 34477-2349	Contract Type: <i>Cell Phone Contract</i> Terms: Beginning date: Debtor's Interest: Description: Buyout Option:

In re Hudson, Micheal and Hudson, Lisa C.

/ Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preeceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
<i>H&amp;H Holdings of Ecrú</i> <i>PO Box 126</i> <i>Ecrú MS 38841</i>	<i>American Arbitration Assoc</i> <i>1633 Broadway, 10th Floor</i> <i>New York NY 10019</i>
	<i>American Decorative</i> <i>295 Fifth Ave</i> <i>Suite 812</i> <i>New York NY 10016</i>
	<i>C H Robinson</i> <i>PO Box 9121</i> <i>Minneapolis MN 55480-9121</i>
	<i>Charlie Draper</i> <i>6108 Volunteer</i> <i>Rockwall TX 75032</i>
	<i>Chickasaw Fabric</i> <i>PO Box 49</i> <i>Okolona MS 38860</i>
	<i>Companion P &amp; C</i> <i>PO Box 6000</i> <i>Columbia SC 29260-6000</i>
	<i>Confortaire, Inc.</i> <i>2133 S. Veterans Blvd.</i> <i>Tupelo MS 38804</i>
	<i>D.L. Ward</i> <i>4333 Hwy 9 South</i> <i>Pontotoc MS 38863</i>
	<i>Employers Preferred</i> <i>PO Box 53089</i> <i>Phoenix AZ 85072-3089</i>

In re Hudson, Micheal and Hudson, Lisa C.

/ Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE H-CODEBTORS

Name and Address of Codebtor	Name and Address of Creditor
<i>H&amp;H Holdings of Ecru...continued</i>	<i>Fastening Solutions</i> <i>PO Box 250130</i> <i>Montgomery AL 36125-0130</i>
	<i>FiA Card Services</i> <i>PO Box 851001</i> <i>Dallas TX 75285-1001</i>
	<i>Foamcraft, inc.</i> <i>PO Box 2433</i> <i>Tupelo MS 38803-2433</i>
	<i>Furniture Supply</i> <i>PO Box 878</i> <i>Haleyville AL 35565</i>
	<i>Gum Tree Fabrics</i> <i>PO Box 7278</i> <i>Tupelo MS 38802</i>
	<i>Independant Furniture Supply</i> <i>PO Box 2186</i> <i>Tupelo MS 38803</i>
	<i>J Eric Schlachter</i> <i>217 Castle Blvd</i> <i>Akron OH 44313</i>
	<i>Jakle, William</i> <i>#9 Buttonbush Court</i> <i>Spring TX 77380</i>
	<i>James L Henson Dist.</i> <i>PO Box 999</i> <i>New Albany MS 38652</i>
	<i>JT Ray</i> <i>PO Box 7277</i> <i>Tupelo MS 38802</i>
	<i>Label Express</i> <i>PO Box 489</i> <i>Verona MS 38879</i>
	<i>Mark Sundwall</i> <i>1500 Babbit Court</i> <i>Faribault MN 55021</i>

In re Hudson, Micheal and Hudson, Lisa C.

/ Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE H-CODEBTORS

Name and Address of Codebtor	Name and Address of Creditor
<i>H&amp;H Holdings of Ecru...continued</i>	<i>Microfibres, Inc.</i> <i>PO Box 478</i> <i>Belden MS 38826-0478</i>
	<i>Mitchell</i> <i>7040 N. Austin</i> <i>Niles IL 60714</i>
	<i>Monts Paper &amp; Packaging</i> <i>Po Box 647</i> <i>Tupelo MS 38802</i>
	<i>Morgan Fabrics Corp.</i> <i>PO Box 58523</i> <i>Los Angeles CA 90058-0523</i>
	<i>National Fabrics, Inc.</i> <i>PO Box 603</i> <i>Tupelo MS 38802</i>
	<i>Paul Tucker</i> <i>38 Dodd Drive</i> <i>Summerville GA 30747</i>
	<i>Pearce Williams</i> <i>PO Box 43678</i> <i>Birmingham AL 35243</i>
	<i>Pittman Brothers, LP</i> <i>PO Box 538</i> <i>Booneville MS 38829</i>
	<i>Pontotoc Diecutting</i> <i>PO Box 594</i> <i>Pontotoc MS 38863</i>
	<i>Premier Sales, Inc.</i> <i>PO Box 511</i> <i>Ecru MS 38841</i>
	<i>Professional Foam</i> <i>103 Industrial Drive</i> <i>New Albany MS 38652</i>

In re Hudson, Micheal and Hudson, Lisa C.

/ Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE H-CODEBTORS

Name and Address of Codebtor	Name and Address of Creditor
<i>H&amp;H Holdings of E cru...continued</i>	<i>Quality Fibers, Inc.</i> <i>840 Mitchell Road</i> <i>Tupelo MS 38801</i>
	<i>Royal International</i> <i>PO Box 2024</i> <i>Tupelo MS 38803</i>
	<i>Southern Frames</i> <i>392 New Hope Road</i> <i>Pontotoc MS 38863</i>
	<i>STI Fabric and Trim</i> <i>PO Box 535353</i> <i>Atlanta GA 30353-5353</i>
	<i>Tullos Supply Co</i> <i>PO Box 1509</i> <i>Verona MS 38879</i>
	<i>Tupelo Sewing Supply</i> <i>PO Box 1708</i> <i>Tupelo MS 38802</i>
	<i>Vector Transport</i> <i>PO Box 3292</i> <i>Tupelo MS 38803</i>

In re Hudson, Micheal and Hudson, Lisa C.  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT: DEBTOR		SPOUSE
Occupation <b>Manager</b>		<b>President</b>
Name of Employer <b>Fusion Furniture, Inc.</b>		<b>Just Kids &amp; Computers Inc.</b>
How Long Employed <b>1 month</b>		<b>17 years</b>
Address of Employer <b>141 Industrial Road Ecrú MS 38841</b>		<b>PO Box 126 Ecrú MS 38841</b>
INCOME: (Estimate of average or projected monthly income at time case filed)		
		DEBTOR SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)		\$ 3,000.00 \$ 1,622.23
2. Estimate monthly overtime		\$ 0.00 \$ 0.00
3. SUBTOTAL		\$ 3,000.00 \$ 1,622.23
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security		\$ 321.68 \$ 256.66
b. Insurance		\$ 570.16 \$ 0.00
c. Union dues		\$ 0.00 \$ 0.00
d. Other (Specify):		\$ 0.00 \$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS		\$ 891.84 \$ 256.66
6. TOTAL NET MONTHLY TAKE HOME PAY		\$ 2,108.16 \$ 1,365.56
7. Regular income from operation of business or profession or farm (attach detailed statement)		\$ 0.00 \$ 0.00
8. Income from real property		\$ 436.00 \$ 0.00
9. Interest and dividends		\$ 0.00 \$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.		\$ 0.00 \$ 0.00
11. Social security or government assistance (Specify):		\$ 0.00 \$ 0.00
12. Pension or retirement income		\$ 0.00 \$ 0.00
13. Other monthly income (Specify):		\$ 0.00 \$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		\$ 436.00 \$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)		\$ 2,544.16 \$ 1,365.56
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)		<b>\$ 3,909.72</b>

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Hudson, Micheal and Hudson, Lisa C.,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) .....	\$	1,035.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel .....	\$	250.00
b. Water and sewer .....	\$	160.00
c. Telephone .....	\$	191.00
d. Other <b>Garbage</b> .....	\$	10.00
Other .....	\$	0.00
3. Home maintenance (repairs and upkeep) .....	\$	20.00
4. Food .....	\$	260.00
5. Clothing .....	\$	10.00
6. Laundry and dry cleaning .....	\$	0.00
7. Medical and dental expenses .....	\$	16.00
8. Transportation (not including car payments) .....	\$	355.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. ....	\$	0.00
10. Charitable contributions .....	\$	400.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's .....	\$	103.00
b. Life .....	\$	209.00
c. Health .....	\$	0.00
d. Auto .....	\$	129.00
e. Other .....	\$	0.00
Other .....	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage) (Specify) <b>Real Estate Taxes</b>	\$	95.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto .....	\$	579.00
b. Other: .....	\$	0.00
c. Other: .....	\$	0.00
14. Alimony, maintenance, and support paid to others .....	\$	0.00
15. Payments for support of additional dependents not living at your home .....	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) .....	\$	0.00
17. Other: <b>Personal hygiene</b> .....	\$	30.00
Other: <b>Work Lunches</b> .....	\$	180.00
Line 17 Continuation Page Total (see continuation page for itemization) .....	\$	18.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,050.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	3,909.72
b. Average monthly expenses from Line 18 above	\$	4,050.00
c. Monthly net income (a. minus b.)	\$	(140.28)



In re Hudson, Micheal and Hudson, Lisa C.,  
Debtor(s)

Case No. \_\_\_\_\_

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

(Continuation page)

17. (continuation) OTHER EXPENSES

<u>Pet Care</u> .....	\$.....	10.00
<u>Household Cleaners</u> .....	\$.....	5.00
<u>Vehicle tags</u> .....	\$.....	3.00
Line 17 Continuation Page Total (seen as line item "17" on Schedule J)	\$	18.00

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
NORTHERN DIVISION**

In re: **Hudson, Micheal**  
**and**  
**Hudson, Lisa C.**

Case No.

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

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**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

*Year to date: 1,476*  
*Last Year: 11,555*  
*Year before: 34,852*

*Debtor Income from employment*

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*Year to date: 22,581.49*  
*Last Year: 24,147*  
*Year before: 22,404*

*Joint Debtor income from employment*

---

**2. Income other than from employment or operation of business**

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and

a joint petition is not filed.)

AMOUNT

SOURCE

Year to date:

*Sale of Southern Dreams*

Last Year:

Year before: 26,507

### 3. Payments to creditors

None Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

<b>Creditor: Wells Fargo Dealer Services</b>	<b>7/12/11</b>	<b>\$579.59</b>	<b>\$26,615.42</b>
<b>Address: PO Box 25341</b>	<b>7/27/11</b>	<b>\$579.59</b>	
<b>Santa Ana, CA 92799-5341</b>			

<b>Creditor: Renasant Bank</b>	<b>7/15/11</b>	<b>\$1035.55</b>	<b>175,665.99</b>
<b>Address: PO Box 270</b>	<b>8/15/11</b>	<b>\$1035.55</b>	
<b>Pontotoc, MS 38863</b>	<b>8/30/11</b>	<b>\$1035.55</b>	

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Professional Foam Fabricators, Inc. vs. H&amp;H Holdings of</b>	<b>collection</b>	<b>Circuit Court Pontotoc County, MS</b>	<b>pending</b>

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY  
AND LOCATION

STATUS OR DISPOSITION

***Ecru, LLC  
Lisa C. Hudson  
and Mike Hudson  
CV11-239F(PO)***

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None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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#### 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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#### 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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#### 7. Gifts

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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#### 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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#### 9. Payments related to debt counseling or bankruptcy

None ☒ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

### 10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### NAME AND ADDRESS OF

TRANSFeree, RELATIONSHIP TO DEBTOR DATE DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

*Transferee: John and Lisa Denton 11/2/10 Property: House and lot at 2510 Cairo Loop, Ecru, MS Value: 28,000*  
*Address: 2510 Cairo Loop, Ecru, MS*  
*Relationship: none*

*Transferee: Kelly J. Lovern 8/26/11 Property: 26 2/3 acres in Calhoun Couty Value: 16,632.63*  
*Address:*  
*Relationship: none*

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

### 11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<i>Institution: Renasant Bank Address: 37 Main Street Pontotoc, MS 38863</i>	<i>Account Type and No.: Savings Account Final Balance: \$4,000</i>	<i>6/23/11</i>

### 12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
<i>Institution: Renasant Bank, Address: 37 Main Street, Pontotoc, MS 38863</i>	<i>Name: Micheal Hudson, Lisa Hudson Address:</i>	<i>Insurance policies, personal papers, business papers</i>	

### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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**14. Property held for another person**

None



List all property owned by another person that the debtor holds or controls.

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**15. Prior address of debtor**

None



If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

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**16. Spouses and Former Spouses**

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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**17. Environmental Information**

None



For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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**18. Nature, location and name of business**

None



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of

all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<i>Southern Dreams, Inc.</i>	<i>ID:72-1381000</i>	<i>141 Industrial Road Ecrú, MS</i>	<i>Furniture Manufacturer</i>	<i>7/1997-4/2009</i>
<i>H&amp;H Holdings of Ecrú</i>	<i>ID:64-0754079</i>	<i>PO Box 126 Ecrú, MS</i>	<i>Real Estate and Furniture Manufacturer</i>	

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
<i>Name:John Lauderdale Address:PO Box 178 Pontotoc, MS 38863</i>	<i>Dates:1997-present</i>
<i>Name:Lisa Hudson Address:PO Box 82 Ecrú, MS</i>	<i>Dates:1997- present</i>

None ☐ b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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NAME	ADDRESS	DATES SERVICES RENDERED
<i>John Lauderdale</i>	<i>PO Box 178 Pontotoc, MS 38863</i>	<i>Dates: 1997-present</i>

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
<i>Name: Lisa Hudson Missing:</i>	<i>6476 Hwy 15 N Ecrú, MS</i>

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME	ADDRESS	DATES ISSUED
<i>Renesant Bank</i>	<i>Pontotoc, MS</i>	<i>Dates: Feb 2011</i>

<i>Bancorp South</i>	<i>Pontotoc, MS</i>	<i>Dates: April 2011</i>
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## 20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

## 21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

## 22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.



None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

---

**23. Withdrawals from a partnership or distribution by a corporation**

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

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**24. Tax Consolidation Group.**

None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

---

**25. Pension Funds.**

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 09/27/2011

Signature /s/ Hudson, Micheal  
of Debtor

Date 09/27/2011

Signature /s/ Hudson, Lisa C.  
of Joint Debtor  
(if any)

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF MISSISSIPPI**  
**NORTHERN DIVISION**

In re *Hudson, Micheal and Hudson, Lisa C.*Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**CHAPTER 7 STATEMENT OF INTENTION - HUSBAND'S DEBTS**

**Part A -** Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No.		
<b>Creditor's Name :</b> <i>None</i>	<b>Describe Property Securing Debt :</b>	
<p>Property will be (check one) :</p> <p><input type="checkbox"/> Surrendered      <input type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one) :</p> <p><input type="checkbox"/> Redeem the property</p> <p><input type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).</p> <p>Property is (check one) :</p> <p><input type="checkbox"/> Claimed as exempt      <input type="checkbox"/> Not claimed as exempt</p>		

**Part B -** Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.	<b>Lessor's Name:</b> <i>None</i>	<b>Describe Leased Property:</b>  <div style="border: 1px solid black; padding: 5px; float: right; width: 150px;"> Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  <input type="checkbox"/> Yes      <input type="checkbox"/> No </div>
--------------	--------------------------------------	---

**Signature of Debtor(s)**

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 09/27/2011Debtor: /s/ Hudson, Micheal

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF MISSISSIPPI**  
**NORTHERN DIVISION**

In re *Hudson, Micheal and Hudson, Lisa C.*Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**CHAPTER 7 STATEMENT OF INTENTION - WIFE'S DEBTS**

**Part A -** Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No.		
<b>Creditor's Name :</b> <i>None</i>	<b>Describe Property Securing Debt :</b>	
<p>Property will be (check one) :</p> <p><input type="checkbox"/> Surrendered      <input type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one) :</p> <p><input type="checkbox"/> Redeem the property</p> <p><input type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).</p> <p>Property is (check one) :</p> <p><input type="checkbox"/> Claimed as exempt      <input type="checkbox"/> Not claimed as exempt</p>		

**Part B -** Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.		
<b>Lessor's Name:</b> <i>None</i>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

**Signature of Debtor(s)**

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 09/27/2011Debtor: /s/ Hudson, Lisa C.

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF MISSISSIPPI**  
**NORTHERN DIVISION**

In re *Hudson, Micheal and Hudson, Lisa C.*Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS**

**Part A -** Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate.  
Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name :</b> <i>Renasant Bank</i>	<b>Describe Property Securing Debt :</b> <i>1350 Cairo Loop, Ecrú, MS 38841</i>
<p>Property will be (check one) :</p> <p><input type="checkbox"/> Surrendered      <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one) :</p> <p><input type="checkbox"/> Redeem the property</p> <p><input checked="" type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).</p> <p>Property is (check one) :</p> <p><input checked="" type="checkbox"/> Claimed as exempt      <input type="checkbox"/> Not claimed as exempt</p>	

Property No. 2	
<b>Creditor's Name :</b> <i>Wells Fargo Dealer Services</i>	<b>Describe Property Securing Debt :</b> <i>2007 Chevy Suburban</i>
<p>Property will be (check one) :</p> <p><input checked="" type="checkbox"/> Surrendered      <input type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one) :</p> <p><input type="checkbox"/> Redeem the property</p> <p><input type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).</p> <p>Property is (check one) :</p> <p><input type="checkbox"/> Claimed as exempt      <input checked="" type="checkbox"/> Not claimed as exempt</p>	

Property No. 3	<b>Creditor's Name :</b> <i>Renasant Bank</i>	<b>Describe Property Securing Debt :</b> <i>6476 Hwy 15 North, Ecrú, MS</i>
Property will be (check one) : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one) : <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt		

Property No. 4	<b>Creditor's Name :</b> <i>Bancorp South</i>	<b>Describe Property Securing Debt :</b> <i>Metal Building on 1 acre</i>
Property will be (check one) : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one) : <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt		

Property No. 5	<b>Creditor's Name :</b> <i>Bancorp South</i>	<b>Describe Property Securing Debt :</b> <i>Metal Building on 1 acre</i>
Property will be (check one) : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one) : <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt		

**Part B -** Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.		
<b>Lessor's Name:</b> <i>None</i>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

**Signature of Debtor(s)**

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 09/27/2011

Debtor: /s/ Hudson, Micheal

Date: 09/27/2011

Joint Debtor: /s/ Hudson, Lisa C.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
NORTHERN DIVISION**

In re *Hudson, Micheal*  
*and*  
*Hudson, Lisa C.*

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor  
Attorney for Debtor: *Matthew Y. Harris*

**STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
  - a) For legal services rendered or to be rendered in contemplation of and in connection with this case . . . . . \$ 3,526.00
  - b) Prior to the filing of this statement, debtor(s) have paid . . . . . \$ 3,526.00
  - c) The unpaid balance due and payable is . . . . . \$ 0.00
3. \$ 299.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
*None other*
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and  
*None other*
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:  
*None*
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:  
*None*

Dated: *09/27/2011*

Respectfully submitted,

X /s/ Matthew Y. Harris  
Attorney for Petitioner: *Matthew Y. Harris*  
*Rutledge, Davis & Harris, PLLC*  
*Post Office Box 29*  
*New Albany MS 38652*

*662-534-6321*  
*mharris@rdhlaw.net*

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
NORTHERN DIVISION**

In re *Hudson, Micheal*  
*and*  
*Hudson, Lisa C.*

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

Attorney for Debtor: *Matthew Y. Harris*

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: 09/27/2011

/s/ Hudson, Micheal

Debtor

/s/ Hudson, Lisa C.

Joint Debtor



American Arbitration Assoc  
1633 Broadway, 10th Floor  
New York, NY 10019

American Decorative  
295 Fifth Ave  
Suite 812  
New York, NY 10016

AT&T  
PO Box 772349  
Ocala, FL 34477-2349

AT&T  
PO Box 105262  
Atlanta, GA 30348-5262

AT&T Universal Card  
PO Box 182564  
Columbus, OH 43218-2564

Bancorp South  
PO Box 4390

Tupelo, MS 38803-4390

Bank of America  
PO Box 851001  
Dallas, TX 75285-1001

C H Robinson  
PO Box 9121  
Minneapolis, MN 55480-9121

Charlie Draper  
6108 Volunteer  
Rockwall, TX 75032

Chex System, Inc.  
Consumer relations  
7805 Hudson Rd. #100  
Saint Paul, MN 55125

Chickasaw Fabric  
PO Box 49  
Okolona, MS 38860

Companion P & C  
PO Box 6000  
Columbia, SC 29260-6000

Confortaire, Inc.  
2133 S. Veterans Blvd.  
Tupelo, MS 38804

D.L. Ward  
4333 Hwy 9 South  
Pontotoc, MS 38863

Dave E Cohen  
229 Maddox Drive  
Jackson, TN 38305-8787

Early Warning Services  
8777 E. Harford Drive  
Suite 110  
Scottsdale, AZ 85255

Employers Preferred  
PO Box 53089  
Phoenix, AZ 85072-3089

Equifax Information Services  
740256  
Atlanta, GA 30374

Experian  
PO Box 2002  
Allen, TX 75013

Fastening Solutions  
PO Box 250130  
Montgomery, AL 36125-0130

FiA Card Services  
PO Box 851001  
Dallas, TX 75285-1001

Foamcraft, inc.  
PO Box 2433  
Tupelo, MS 38803-2433

Furniture Supply  
PO Box 878  
Haleyville, AL 35565

GEMB/Sam's Club  
PO Box 965005  
Orlando, FL 32896

Gum Tree Fabrics  
PO Box 7278  
Tupelo, MS 38802

Hanes Converting  
L&P Financial Service  
PO Box 60984  
Charlotte, NC 28260

Independant Furniture Supply  
PO Box 2186  
Tupelo, MS 38803

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

J Eric Schlachter  
217 Castle Blvd  
Akron, OH 44313

Jakle, William  
#9 Buttonbush Court  
Spring, TX 77380

James Greg Tucker  
146 Howell Circle  
Greenville, SC 29615

James L Henson Dist.  
PO Box 999  
New Albany, MS 38652

JAMS  
1920 Main Street  
#300  
Irvine, CA 92614

JT Ray  
PO Box 7277  
Tupelo, MS 38802

L&P Financial  
PO Box 198747  
Atlanta, GA 30384-8747

Label Express  
PO Box 489  
Verona, MS 38879

Mark Sundwall  
1500 Babbit Court  
Faribault, MN 55021

Microfibres, Inc.  
PO Box 478  
Belden, MS 38826-0478

Mississippi Dept of Revenue  
Bankruptcy Section  
PO B ox 22808  
Jackson, MS 39225-2808

Mitchell  
7040 N. Austin  
Niles, IL 60714

Monts Paper & Packaging  
Po Box 647  
Tupelo, MS 38802

Morgan Fabrics Corp.  
PO Box 58523  
Los Angeles, CA 90058-0523

National Fabrics, Inc.  
PO Box 603  
Tupelo, MS 38802

Paul Tucker  
38 Dodd Drive  
Summerville, GA 30747

Pearce Williams  
PO Box 43678  
Birmingham, AL 35243

Pittman Brothers, LP  
PO Box 538  
Booneville, MS 38829

Pontotoc Diecutting  
PO Box 594  
Pontotoc, MS 38863

Premier Sales, Inc.  
PO Box 511  
Ecru, MS 38841

Professional Foam  
103 Industrial Drive  
New Albany, MS 38652

Quality Fibers, Inc.  
840 Mitchell Road  
Tupelo, MS 38801

Renasant Bank  
PO Box 270  
Pontotoc, MS 38863

Royal International  
PO Box 2024  
Tupelo, MS 38803

Southern Frames  
392 New Hope Road  
Pontotoc, MS 38863

Steve Wilbourne  
12233 Hwy 35 North  
Forest, MS 39074

STI Fabric and Trim  
PO Box 535353  
Atlanta, GA 30353-5353

Telecheck  
5251 Westheimer  
Houston, TX 77056

TransUnion  
PO Box 1000  
Crum Lynne, PA 19022

Tullos Supply Co  
PO Box 1509  
Verona, MS 38879

Tupelo Furniture  
1879 N Coley Rd.  
Tupelo, MS 38801

Tupelo Sewing Supply  
PO Box 1708  
Tupelo, MS 38802

US Attorney - IRS  
188 E. Capital Street  
#500  
Jackson, MS 39201

Vector Transport  
PO Box 3292  
Tupelo, MS 38803

Wells Fargo Dealer Services  
PO Box 25341  
Santa Ana, CA 92799-5341

**WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2**

## UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

##### **Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.**

# United States Bankruptcy Court

\_\_\_\_\_ District Of \_\_\_\_\_

In re

Case No. \_\_\_\_\_

Chapter \_\_\_\_\_

\_\_\_\_\_  
Debtor

## CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

### Certification of Attorney

I hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

X \_\_\_\_\_

### Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

\_\_\_\_\_  
Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

Date

X \_\_\_\_\_  
Signature of Debtor      Date

X \_\_\_\_\_  
Signature of Joint Debtor (if any)

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.